(e) The following steps have been inter-alia taken by banks to ensure enhanced flow of credit to agricultural sector :

(i) Extension of a flexible line of credit in the form of cash credit facility to ensure timely and adequate credit for sustaining agricultural production.

(ii) Drawing up special agricultural credit plans by public sector banks with a view to achieve a distinct and marked improvement in the flow of credit to agriculture during the financial year. Governor, RBI in a meeting held recently, has advised public sector banks to increase their disbursals under special agricultural credit plans by 25% over the last year's disbursals.

Supply of Coal to U.P.

1232. SHRI ASHOK PRADHAN : Will the Minister of COAL be pleased to state :

(a) the quantum of coal demanded by the various industries/sectors of Uttar Pradesh during each of the last three years and the quantum of coal supplied by the Union Government against their demand; and

(b) the steps being taken by the Union Government to supply coal to these industries, sectors of Uttar Pradesh as per their demand?

THE MINISTER OF STATE OF THE MINISTRY OF COAL (SHRIMATI KANTI SINGH) : (a) and (b). The requirement of coal are assessed industry/sector-wise for the whole country. They are not assessed State-wise. Coal companies are supplying coal based on the programmes submitted by the consumers in accordance with sponsorships issued by the respective sponsoring authorities and to the extent of their entitlement. Coal supply to power and cement industries are made based on short-term linkages established by the Standing Linkage Committee (SLC) to these sectors.

The overall despatches of coal to core and non-core sector consumers of Uttar Pradesh during the last three years is as under :

(Provisional)

Year	Quantity
1993-94	35.682 Million Tonnes
1994-95	35.834 Million Tonnes
1995-96	40.870 Million Tonnes

Coal companies are endeavouring to meet the requirements of coal of all consumers in the country including that in Uttar Pradesh by increasing production of coal. In addition, coal from a number of collieries is being offered under the Liberalised Sale Scheme. Under this scheme coal is supplied without the requirements of linkages/sponsorships.

[English]

Units of KVIC in Maharashtra

1233. SHRI SANDIPAN THORAT : Will the Minister of INDUSTRY be pleased to state :

(a) the number of Units set up in Maharashtra under Khadi and Villages Industries Commission (KVIC) during the last three years and financial assistance provided to them;

(b) the details of progress made under the schemes in rural industrialisation and provision of employment to rural youth in the above state;

(c) the details of programme envisaged under KVIC during the current financial year and facilities/incentives proposed to be provided and targets set for Maharashtra for the current year; and

(d) the details of changes proposed in the ongoing schemes and the new schemes proposal to be introduced in Maharashtra?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN) : (a) Details of number of units set up and the financial assistance provided by KVIC in Maharashtra during the last three years are as under :

(Rs. in lakhs)

Year	No. of Units	Amount of Assistance	
		Grant	Loan
1993-94	43450	141.39	514.94
1994-95	46290	364.93	437.02
1995-96	46596	327.23	958.60

(Units include registered institutions, cooperative societies and individuals)

Apart from the funds disbursed by KVIC for implementation of normal, programme in Maharashtra, the following funds have also been availed of by the implementing agencies in Maharashtra under interest subsidy scheme.

Funds Availed Through Institutional Finance

(Rs. in Lakhs)

Year	Khadi	V.I.	Total
1993-94	209.07	2709.77	2918.84
1994-95	209.07	2709.77	2918.94
1995-96	183.19	3088.84	3272.03

Under District Special Employment Programme, amount of Rs. 4.72 lakhs has been released for implementation of KVI programme in Chandrapur district.

Likewise an amount of Rs. 62.55 lakhs have been released for implementation of 125 block programme in 9 block in 9 districts.

(b) Details of progress made during the last three years under normal programme of KVI in Maharashtra are as under :

KVI Normal Programme

Year	Production (Rs. crores)			Employment (Lakh Persons)		
	Khadi	V.I.	Total	Khadi	V.I.	Total
1993-94	15.03	522.24	537.27	0.19	4.62	4.81
1994-95	16.63	654.29	670.92	0.18	4.81	4.99
1995-96	20.35	696.33	716.68	0.20	4.54	4.74

Apart from the above, 273 persons have been offered employment under 125 block programme during the year 1995-96 in Maharashtra.

(c) The KVIC implements the normal programme of Khadi and Village Industries during the current financial year. Also emphasis is being given to implement special employment programme and 125 block programme by widening the coverage. Under national Programme on leather, the project viz. LTM-KVIC has already been in progress in Aurangabad. KVI programme such as arranging financial assistance through budgetary support as well as funds from nationalised banks under interest eligibility certificate and consortium bank credit shall continue for khadi and polyvastra. Likewise, the KVIC also provides other inputs such as technical guidance, training of the personnels, marketing support, procurement of raw material etc.

Targets for production and employment in the KVI sector fixed for Maharashtra during the year 1996-97 are given as under :

Target (1996-97)

Production (Rs. in Crores)			Total Employment (Lakh person)		
Khadi	V.I.	Total	Khadi	V.I.	Total
28.54	776.00	804.54	0.25	5.00	5.25

(d) The KVIC has not envisaged any change in the present programme implemented by KVIC in Maharashtra. The thrust is, however, being given to implement the new Scheme mentioned at (c) above viz. District Special Employment Programme, 125 block programme and national programme.

Common Man's Car Dream

1234. SHRI MADHAVRAO SCINDIA : Will the Minister of INDUSTRY be pleased to state :

(a) whether any scheme for realisation of the common man's car dream is still on the anvil;

(b) if so, the details thereof; and

(c) if not, the steps being taken for the realisation of the dream of common man's car?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN) : (a) to (c). The manufacture of cars under the New Industrial Policy has been delicensed and Government's approval is no longer required for manufacture of any type of cars.

Bank Loan to SSIs

1235. SHRI G. VENKAT SWAMY :
SHRI UTTAM SINGH PAWAR :

Will the Minister of FINANCE be pleased to state :

(a) whether the Reserve Bank of India had issued guidelines to banks that upto 20% of their turnover credit could be given to Small Scale upto a limit of rupees one crore; and

(b) if so, the details of the Banks which have not followed these guidelines and the action taken against those banks during 1994-95 and 1995-96?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) The Reserve Bank of India (RBI) has reported that instructions have been issued by it to banks to grant atleast 20% of the projected annual turn-over as working capital limits to existing or new small scale industrial (SSI) units where the request for credit limit is upto Rs. one crore.

(b) RBI has reported that banks are generally following the guidelines in regard to grant of credit for working capital.

RBI has further reported that a sample study conducted by it in February/March 1996 revealed that working capital was computed on annual turn-over basis in respect of about 56% of the loan applications covered by the study. Non-adherence by bank branches to the prescribed level was mainly due to (i) working capital needs of the SSI Borrowers being less than 20% of the projected annual turnover, (ii) surplus liquidity conditions in the market; (iii) non-disclosure of the market borrowings made by the applicants in the application;